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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identity Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licer Bring iden	e the name that is on a government-issued ure identification (for mple, your driver's use or passport). g your picture tification to your ting with the trustee.	Donald First name O Middle name Foster Last name and Suffix (Sr., Jr., II, III)	First name Middle name Last name and Suffix (Sr., Jr., II, III)
2.	use Inclu	other names you have d in the last 8 years ude your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer utification number	xxx-xx-6026	

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Debtor 1 Donald O Foster

r Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		6826 S. Clyde Ave. Chicago, IL 60649				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Cook				
		County	County If Debtor 2's mailing address is different from yours, fill it			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case number (if known) Debtor 1 Donald O Foster

7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy te box.			
	choosing to file under	■ Cha	pter 7						
		☐ Cha	pter 11						
		☐ Cha	pter 12						
		☐ Cha	pter 13						
3.	How you will pay the fee	_ a o	bout how yo	e entire fee when I file my petition. Please check with the clerk's office in your local court for more details ou may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money r attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with					
		_ I	need to pa	the fee in insta	allments. If you choose this option (Official Form 103A).	on, sign and attach the Application for Individuals to Pay			
		□ I b a	request that ut is not rec pplies to yo	t my fee be wai uired to, waive y ur family size and	ived (You may request this option rour fee, and may do so only if you do you are unable to pay the fee it	n only if you are filing for Chapter 7. By law, a judge may, our income is less than 150% of the official poverty line that n installments). If you choose this option, you must fill out			
		th	ne Application	on to Have the C	Chapter 7 Filing Fee Waived (Offi	cial Form 103B) and file it with your petition.			
€.	Have you filed for bankruptcy within the last 8 years?	■ No.							
		— 100.	District		When	Case number			
			District		When	Case number			
			District		When	Case number			
10.	Are any bankruptcy	■ N.							
	cases pending or being	■ No							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your residence?	■ No.	Go to	ine 12.					
	residence :	☐ Yes.	Has yo	ur landlord obtai	ined an eviction judgment agains	st you and do you want to stay in your residence?			
				No. Go to line 1	2.				
				Yes. Fill out <i>Init</i> bankruptcy peti		Judgment Against You (Form 101A) and file it with this			

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Document Page 4 of 45 Case number (if known) Debtor 1 Donald O Foster Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. husiness? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Donald O Foster

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 **Donald O Foster** Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 □ 200-999 How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion **□** \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Donald O Foster Signature of Debtor 2 **Donald O Foster** Signature of Debtor 1 Executed on September 25, 2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Donald O Foster Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jennife	er Ann Filipiak	Date	September 25, 2017
Signature of	Attorney for Debtor		MM / DD / YYYY
Jennifer A	nn Filipiak		
Printed name			
Illinois Ad	vocates, LLC		
Firm name			
77 W. Was	shington St.		
Suite 2120)		
Chicago, I	L 60602		
Number, Street,	City, State & ZIP Code		
Contact phone	312.818.6700	Email address	jfilipiak@iladvocates.com
6315340			
Bar number & S	tate		

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		DUCUIII	EIIL Paue o UI 43	
Fill in this infor	mation to identify your	case:		
Debtor 1	Donald O Foster			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is an
				amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pai	t 1: Summarize Your Assets		
		Your as: Value of	sets what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,075.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	5,075.00
Pai	t 2: Summarize Your Liabilities		
		Your lial	
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	5,979.31
	Your total liabilities	\$	5,979.31
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,428.88
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,490.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sche	edules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal, f	family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Debtor 1 Donald O Foster

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$ 233.33

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	I otal claii	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 17-28578 Doc 1 Filed 09/25/17 Entered 09/25/17 13:27:02 Desc Main Document Page 10 of 45 Fill in this information to identify your case and this filing: Debtor 1 **Donald O Foster** Middle Name Last Name First Name Debtor 2 Middle Name First Name Last Name (Spouse, if filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Chevrolet Who has an interest in the property? Check one Make: 3 1 the amount of any secured claims on Schedule D: **Avalanche** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2004 Debtor 2 only Current value of the Current value of the 180.000 entire property? Approximate mileage: Debtor 1 and Debtor 2 only portion you own? Other information: ☐ At least one of the debtors and another \$3,525.00 \$3,525.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$3,525.00 pages you have attached for Part 2. Write that number here.....=>

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

Official Form 106A/B Schedule A/B: Property

Document Page 11 of 45 Debtor 1 Case number (if known) **Donald O Foster** Yes. Describe..... Used Household Goods and Furnishings \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Clothes and Shoes \$350.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No ☐ Yes. Describe..... 13 Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$700.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No ☐ Yes..... Official Form 106A/B Schedule A/B: Property page 2

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Debtor 1 **Donald O Foster** Case number (if known) 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... \$850.00 Checking Chase 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them...

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37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

for Part 4. Write that number here.....

☐ Yes. Go to line 38.

☐ Yes. Give specific information..

■ No

\$850.00

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\$5,075.00

Copy personal property total

Official Form 106A/B Schedule A/B: Property page 5

Total personal property. Add lines 56 through 61...

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$5,075.00

\$5,075.00

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		Docume		
Fill in this infor	mation to identify your	case:		
Debtor 1	Donald O Foster			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	dentify the	Property '	You Clain	n as Exer	npt
---------	-------------	------------	-----------	-----------	-----

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2004 Chevrolet Avalanche 180,000 miles	\$3,525.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2004 Chevrolet Avalanche 180,000 miles	\$3,525.00	Schedule A/B \$3,525.00 \$2,4 \[\begin{array}{c} \text{100\% of fair market value any applicable statutory} \end{array} \$350.00 \$350.	\$1,125.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Used Household Goods and Furnishings	\$350.00		\$350.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Clothes and Shoes	\$350.00		\$350.00	735 ILCS 5/12-1001(a)
Line from Gonedate 7VB. TTT			100% of fair market value, up to any applicable statutory limit	
Checking: Chase Line from Schedule A/B: 17.1	\$850.00		\$850.00	735 ILCS 5/12-1001(b)
			100% of fair market value, up to any applicable statutory limit	

Case 17-28578 Filed 09/25/17 Entered 09/25/17 13:27:02 Document Page 16 of 45 **Donald O Foster** Debtor 1 Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B 215 ILCS 5/238 Bankers Term Life Insurance // No \$0.00 \$0.00 cash value Line from Schedule A/B: 31.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Doc 1

Yes

Desc Main

Fill in this infor				
Debtor 1	Donald O Foster			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

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	430 17 20070 BO	Document I	Page 1	8 of 45		o man
Fill in this info	rmation to identify your case					
Debtor 1	Donald O Foster					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States B	Bankruptcy Court for the: N	ORTHERN DISTRICT OF ILLIN	IOIS			
Case number						
(if known)					_	heck if this is an
					a	mended filing
Official For	m 106E/F					
Schedule	E/F: Creditors Who	Have Unsecured C	laims			12/15
Schedule D: Cred left. Attach the Co name and case n	litors Who Have Claims Secured ontinuation Page to this page. If umber (if known).	Leases (Official Form 106G). Do not by Property. If more space is need you have no information to report	eded, copy	the Part you need, fill it o	out, number the en	tries in the boxes on the
	All of Your PRIORITY Unsec					
	itors have priority unsecured cla	aims against you?				
No. Go to	Part 2.					
Part 2: List	All of Your NONPRIORITY U	land a surred Claims				
	itors have nonpriority unsecure					
		Submit this form to the court with you	ır other sche	edules		
■ Yes.	avo notining to roport in this part.	Submit the form to the court with you	ar 04101 00110	Addico.		
List all of younsecured class	aim, list the creditor separately for	s in the alphabetical order of the c each claim. For each claim listed, id se other creditors in Part 3.If you hav	entify what t	type of claim it is. Do not lis	st claims already inc	luded in Part 1. If more
						Total claim
	Gaines PC	Last 4 digits of account	nt number	7881		\$3,329.31
•	rity Creditor's Name lenn Ave	When was the debt in	curred?	10/02/2012		
Wheel	ling, IL 60090			10/02/2012		-
	Street City State Zlp Code	As of the date you file	, the claim i	s: Check all that apply		
_	curred the debt? Check one.	_				
	or 1 only	☐ Contingent				
	or 2 only	☐ Unliquidated				
	or 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY	/ unsacura	d claim:		
_	ast one of the debtors and another	По	i unoccurci	z olulli.		
debt	ck if this claim is for a commun	☐ Obligations arising of		aration agreement or divor	ce that you did not	
_	aim subject to offset?	report as priority claims				
No				ng plans, and other similar		
Пуеѕ		Ca Other Specify Fu)12-M1-157881 // Mic	dland	

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Document Page 19 of 45 Debtor 1 Donald O Foster Case number (if know) 4.2 Comenity Bank/Carsons Last 4 digits of account number 0888 \$155.00 Nonpriority Creditor's Name Opened 08/15 Last Active Po Box 182125 When was the debt incurred? 4/04/17 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.3 **Diversified Consultant** Last 4 digits of account number 8383 \$298.00 Nonpriority Creditor's Name When was the debt incurred? **Opened 04/17** Dci Po Box 551268 Jacksonville, FL 32255 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Collection Attorney Dish Network 4.4 Komyatte & Casbon, PC Last 4 digits of account number 6880 \$203.00 Nonpriority Creditor's Name **Attn: Collections Department** When was the debt incurred? Opened 2/28/14 9650 Gordon Drive Highland, IN 46322 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community

debt

■ No

☐ Yes

Is the claim subject to offset?

report as priority claims

■ Other. Specify Suk S Lee Md Inc

 \square Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

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Case number (if know)

Debtor	1 Donald O Foster		Case number (if know)					
4.5	Pekay & Blitstein PC Nonpriority Creditor's Name	Last 4 digits of account number	4712	\$1,500.00				
	77 W. Washington Suite 400	When was the debt incurred?	05/17/1999					
	Chicago, IL 60602							
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply					
	Who incurred the debt? Check one.							
	Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims						
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
	Yes	■ Other. Specify	99-M1-124712 // Kaplan Melvin v. ster et. al.					
4.6	Synchrony Bank/ JC Penneys	Last 4 digits of account number	9965	\$211.00				
	Nonpriority Creditor's Name	_	Opened 01/17 Last Active					
	Attn: Bankruptcy Po Box 965060 Orlando, FL 32896	When was the debt incurred?						
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply					
	Who incurred the debt? Check one.	•	,					
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only		☐ Unliquidated					
	_	•						
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ At least one of the debtors and another		d claim:					
	_	☐ Student loans						
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa						
	Is the claim subject to offset?	report as priority claims						
	■ No	☐ Debts to pension or profit-sharin						
	Yes	Other. Specify Charge Acc						
4.7	Target	Last 4 digits of account number	2798	\$283.00				
	Nonpriority Creditor's Name			Ψ200.00				
	C/O Financial & Retail Srvs Mailstopn BT POB 9475	When was the debt incurred?	Opened 03/17 Last Active 7/04/17					
	Minneapolis, MN 55440 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply					
	Who incurred the debt? Check one.	,						
	■ Debtor 1 only	☐ Contingent						
	Debtor 2 only							
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:					
	At least one of the debtors and another	Student loans	. V.					
	Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims	a plane, and other similar debt-					
	■ No	Debts to pension or profit-sharin						
	□ Yes	Other. Specify Credit Card	<u> </u>					

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 Donald O Foster

Case number (if know)

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
Total	6f.	Student loans	6f.	\$ 0.00
claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 5,979.31
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 5,979.31

Fill in this information to identify your case: Debtor 1 **Donald O Foster** Middle Name First Name Last Name Debtor 2 Middle Name Last Name (Spouse if, filing) First Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.5		·			
	Name				_
	Number	Street			_
	City		State	ZIP Code	_

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		Docume	nt Page 23 d	of 45
Fill in this in	formation to identify your	case:		
Debtor 1	Donald O Foster			
DODIOI 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States	s Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case numbe	r			
(if known)	·			☐ Check if this is an
				amended filing
Schedu Codebtors ar		re also liable for any deb		12/15 as complete and accurate as possible. If two married tion. If more space is needed, copy the Additional Page,
ill it out, and		boxes on the left. Attach	the Additional Page t	to this page. On the top of any Additional Pages, write
1. Do yo	u have any codebtors? (If y	ou are filing a joint case,	do not list either spouse	as a codebtor.
■ No □ Yes				
Arizona, No. G Yes. E	California, Idaho, Louisiana, o to line 3. Did your spouse, former spou	Nevada, New Mexico, Pu use, or legal equivalent live ors. Do not include your	erto Rico, Texas, Wash with you at the time? spouse as a codebtor	ry? (Community property states and territories include ington, and Wisconsin.) r if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Officia
	6D), Schedule E/F (Official			16G). Use Schedule D, Schedule E/F, or Schedule G to fi
	olumn 1: Your codebtor me, Number, Street, City, State and ZI	P Code		Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.1				☐ Schedule D, line
Nai	me			Schedule E/F, line
				☐ Schedule G, line
	20. 1			
City	mber Street y	State	ZIP Code	
22				□ Sahadula D. lina
3.2 Na	me			Schedule D, line
				☐ Schedule E/F, line ☐ Schedule G, line
<u></u>				
Nui City	mber Street	State	ZIP Code	
City	J.	Giaio	Zii Couc	

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	in this information to identify your								
Deb	otor 1 Donald O F	oster			_				
	otor 2								
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS		_				
	se number 					Check if this i	ded filing nent showin		
Of	fficial Form 106I							ollowing date	
	chedule I: Your Inc	ama				MM / DD/	YYYY		12/15
sup _i spo atta	as complete and accurate as posplying correct information. If you use. If you are separated and you have separate sheet to this form the complex to the comp	u are married and not filir our spouse is not filing wi . On the top of any addition	ng jointly, and your s ith you, do not inclu	spouse i de infori	s livi natio	ng with you, inc on about your s	clude inform couse. If mo	nation about ore space is	t your needed,
1.	Fill in your employment information.		Debtor 1			Debtor	2 or non-fi	ling spouse	
	If you have more than one job,	Employment status*	■ Employed			☐ Emp	☐ Employed		
	attach a separate page with information about additional	Employment status*	☐ Not employed			☐ Not	employed		
	employers.	Occupation	Parking Attenda	ant					
	Include part-time, seasonal, or self-employed work.	Employer's name	AKA Parking Inc	С					
	Occupation may include student or homemaker, if it applies.	Employer's address	1030 N. State St Apt 24GH Chicago, IL 606						
Par	t 2: Give Details About Mo	How long employed the			t for .	Additional Emp	oyment Inf	ormation	
Esti	mate monthly income as of the use unless you are separated.	•	you have nothing to re	eport for	any I	ine, write \$0 in th	e space. Ind	clude your no	n-filing
	u or your non-filing spouse have n e space, attach a separate sheet t		ombine the information	n for all e	emplo	yers for that pers	son on the li	nes below. If	you need
						For Debtor 1		btor 2 or ng spouse	
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$	1,408.33	\$	N/A	
3.	Estimate and list monthly over	rtime pay.		3.	+\$	0.00	_ +\$	N/A	-
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	1,408.33	\$	N/A	

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Deb	tor 1	Donald O Foster	_	(Case	number (if known)				
					Foi	Debtor 1		r Debtor n-filing s		
	Сор	y line 4 here	4.		\$_	1,408.33	\$_	9	N/A	_
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	a.	\$	321.12	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		\$	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	50		\$	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50	d.	\$	0.00	\$		N/A	_
	5e.	Insurance	56	€.	\$	0.00	\$		N/A	-
	5f.	Domestic support obligations	5f		\$	0.00	\$		N/A	-
	5g.	Union dues	50	g.	\$_	108.33	\$_		N/A	_
	5h.	Other deductions. Specify:	5h	า.+	\$_	0.00	+ \$_		N/A	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	429.45	\$_		N/A	<u>.</u>
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	978.88	\$_		N/A	<u>-</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88	a	\$	0.00	\$		N/A	
	8b.	Interest and dividends	8t		\$ -	0.00	\$-		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			\$	0.00	\$		N/A	_
	8d.	Unemployment compensation	80	d.	\$	0.00	\$		N/A	_
	8e.	Social Security	86	€.	\$	0.00	\$		N/A	-
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f		\$_	0.00	\$_		N/A	_
	8g.	Pension or retirement income	80	_	\$_	0.00	\$_		N/A	_
	8h.	Other monthly income. Specify: Kagan Management wages	8r	า.+ 	\$_	450.00	+ \$_		N/A	<u>_</u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	;	\$	450.00	\$_		N/A	A
10	Calc	culate monthly income. Add line 7 + line 9.	10.	\$		1,428.88 + \$		N/A	= \$	1,428.88
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ-		1,420.00		14/4	-	1,420.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedul ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are no cify:	ır depe			•		Schedule	e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certains						e. 12.	\$	1,428.88
13.	Dov	you expect an increase or decrease within the year after you file this forr	m?						Combi month	ned ly income
		No.								
		Ves Explain:								

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Debtor 1	Donald O Foster	Case number (if known)	
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Official Form B 6I Attachment for Additional Employment Information

Debtor		
Occupation	Maintenance	
Name of Employer	Kagan Management	
How long employed	10 years	
Address of Employer	3856 Oakton St	
	Skokie, IL 60076	

Official Form 106I Schedule I: Your Income page 3

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ΞIII	in this informa	tion to identify yo	our case:			I			
	tor 1	Donald O Fo				Ch	eck if this is:		
l	otor 2 ouse, if filing)							iling showing postpetition cha as of the following date:	pter
Unit	ed States Bankr	uptcy Court for the	: NORTH	ERN DISTRICT OF ILLII	NOIS		MM / DD / YY	YY	
!	e number nown)								
Oi	fficial Fo	rm 106J							
So	chedule	J: Your I	Exper	ises					12/15
info	ormation. If m		eded, atta	ch another sheet to this				ole for supplying correct rite your name and case	
Par 1.	t 1: Descr	ibe Your House	hold						
1.	■ No. Go to □ Yes. Doe	o line 2. s Debtor 2 live i		ate household? al Form 106J-2, <i>Expense</i>	es for Separate House	ehold of De	ebtor 2.		
2.		e dependents?		,,, ,, ,, ,, ,, ,, ,, ,,, ,,,					
۷.	Do not list Do Debtor 2.	•	Yes.	Fill out this information for each dependent	Dependent's relati		Dependent age	's Does dependent live with you?	
	Do not state dependents						_	□ No □ Yes □ No □ Yes	
								☐ No ☐ Yes ☐ No ☐ Yes ☐ No ☐ Yes	
3.	expenses of	enses include f people other tl d your depende	han $_{oldsymbol{\square}}$	No Yes					
Est exp	imate your ex	ate Your Ongoing the Your Ongoing the Second	our bankrı	uptcy filing date unless	you are using this for plemental Schedule	orm as a s e J, check	supplement in a the box at the t	Chapter 13 case to rep op of the form and fill ir	ort n the
the	•	n assistance and		government assistance: luded it on <i>Schedule I:</i>	•		Your	expenses	
4.		or home owners and any rent for the		ses for your residence. r lot.	Include first mortgage	e 4.	\$	860.00	
	If not includ	led in line 4:							
	4a. Real e	estate taxes				4a.	\$	0.00	
		rty, homeowner's				4b.	:	0.00	
		maintenance, re owner's associat	•	pkeep expenses dominium dues		4c. 4d.		0.00	
5.				our residence, such as h	ome equity loans	5.		0.00	

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Deb	Debtor 1 Donald O Foster		Case number (if known)				
6.	Utilit	ies:					
0.	6a.	Electricity, heat	. natural gas		6a.	\$	130.00
	6b.	-	arbage collection		6b.	·	0.00
	6c.		phone, Internet, satellite,	and cable services	6c.		100.00
	6d.	Other. Specify:	priorie, interriet, outenite,	and capie services	6d.	·	0.00
7.		and housekeer	ning supplies		7.	\$	100.00
7. 8.			en's education costs		8.	\$	0.00
9.					9.	\$	
		ning, laundry, ar				·	30.00
			cts and services		10.	·	0.00
		cal and dental e	•		11.	Ф	0.00
12.		•	de gas, maintenance, bus	s or train fare.	12.	\$	170.00
13		ot include car pay		s, magazines, and books	13.	\$	0.00
			ons and religious donat	_	14.	·	
14.			ons and religious donal	ions	14.	Φ	0.00
15.	Insur		see deducted from your pa	ay or included in lines 4 or 20.			
		Life insurance	ice deducted from your pa	ay of included in lines 4 of 20.	15a.	\$	50.00
		Health insurance	••		15a.		
		Vehicle insuran				· : ———	0.00
					15c.	·	50.00
4.0		Other insurance	· · ·		15d.	>	0.00
16.			taxes deducted from you	r pay or included in lines 4 or 20.	16.	¢.	0.00
47	Spec					Ф	0.00
17.		Ilment or lease			170	¢	0.00
		Car payments f			17a.	·	0.00
		Car payments f	or venicie 2		17b.	*	0.00
		Other. Specify:	-		17c.	· : ———	0.00
		Other. Specify:			17d.	\$	0.00
18.				d support that you did not report a		\$	0.00
40	dedu	cted from your	pay on line 5, Schedule	I, Your Income (Official Form 106)).	·	
19.			make to support others	who do not live with you.	40	\$	0.00
20	Spec			lines A suff of this form on on Co	19.		
20.				lines 4 or 5 of this form or on Sc			0.00
		Mortgages on o			20a.	·	0.00
		Real estate taxe			20b.		0.00
			owner's, or renter's insura		20c.	· -	0.00
			epair, and upkeep expense		20d.	·	0.00
			ssociation or condominiur	m dues	20e.	·	0.00
21.	Othe	r: Specify:			21.	+\$	0.00
22	Calc	ulate your mont	hly avnansas				
22.		Add lines 4 throu				\$	1,490.00
			0	r 2), if any, from Official Form 106J-2	2	\$ ———	1,490.00
		. ,	, ,	,	2	· .	
	22c. /	Add line 22a and	22b. The result is your m	nonthly expenses.		\$	1,490.00
23	Calc	ulate your mont	hly net income				
20.		-	our combined monthly inc	ome) from Schedule I	23a.	\$	1,428.88
			thly expenses from line 22		23b.		1,420.00
	230.	Copy your mon	uny expenses nom me 22	ec above.	230.		1,490.00
	23c	Subtract your m	nonthly expenses from you	ir monthly income			
	250.		ur <i>monthly net income</i> .	ar monthly moonie.	23c.	\$	-61.12
		o rodan io yo	aonding not moonto.				
24.	Do v	ou expect an ind	crease or decrease in vo	our expenses within the year after	you file this	form?	
	For ex	cample, do you exp	ect to finish paying for your ca	ar loan within the year or do you expect yo			se or decrease because of a
		cation to the terms	of your mortgage?				
	■ No	o.					
	□Y€	es Exp	lain here:				

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Fill in this inf	ormation to identify your	case:			
		Jugo.			
Debtor 1	Donald O Foster First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS		
Case number (if known)					heck if this is an mended filing
	orm 106Dec ation About a	ın Individua	I Debtor's Sc	hedules	12/15
You must file took	this form whenever you fi	le bankruptcy schedulen connection with a bar		ect information. Making a false statement, conce fines up to \$250,000, or impriso	
s	Sign Below				
Did you	pay or agree to pay some	one who is NOT an atto	orney to help you fill out ba	nkruptcy forms?	
■ No					
☐ Yes	s. Name of person			Attach Bankruptcy Petition Declaration, and Signatu	
	enalty of perjury, I declare are true and correct.	that I have read the sur	nmary and schedules filed	with this declaration and	
X /s/ D	onald O Foster		X		
Dona	ald O Foster ature of Debtor 1		Signature of E	Debtor 2	
Date	September 25, 2017		Date		

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Fill in	this inform	ation to identify you	r case:			
Debto	or 1	Donald O Foster	•			
		First Name	Middle Name	Last Name		
Debto (Spouse	or 2 e if, filing)	First Name	Middle Name	Last Name		
United	d States Ban	kruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Casa	number					
(if know					_	theck if this is an mended filing
O.(–	407				
	cial For		Affaira far Indivis	duala Filipa far D		
			Affairs for Individ			4/10
					equally responsible for sup additional pages, write you	
numb	er (if known). Answer every que	stion.			
Part 1	Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1. W	/hat is your	current marital statu	ıs?			
	☐ Married					
	Not marr	ied				
2. D	uring the la	st 3 years, have you	lived anywhere other than	where you live now?		
	•		•	·		
_	■ No I Yes List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now		
_		. ,	·	•		Dates Dahter 2
ı	Deptor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	aress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	No					
_	_	ke sure you fill out Scl	hedule H: Your Codebtors (Of	fficial Form 106H).		
Dort (Evalois	the Courses of Vau	w la como			
Part 2	Explair	the Sources of You	rincome			
F	ill in the total	amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?
] No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
	•	of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$9,399.00	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Case number (if known) Document Debtor 1 Donald O Foster

					Dobtor 1			Debtor 2		
					Debtor 1					
					Sources of income Check all that apply.		income e deductions and ons)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
			dar year: December :	31, 2016)	■ Wages, commissions, bonuses, tips		\$31,171.00	☐ Wages, combonuses, tips	missions,	
					☐ Operating a business			☐ Operating a	business	
Foi (Ja	the o	calend / 1 to	lar year bei December :	ore that: 31, 2015)	■ Wages, commissions, bonuses, tips		\$5,684.00	☐ Wages, combonuses, tips	missions,	
					☐ Operating a business			☐ Operating a	business	
5.	Inclu and winn	ide ind other p ings. I each s	come regard oublic benef f you are fili	less of wheth it payments; ng a joint cas he gross inco	e during this year or the two er that income is taxable. Ex- pensions; rental income; intel e and you have income that y me from each source separa	amples of rest; divide you receiv	other income are a ends; money collect ed together, list it o	alimony; child supported from lawsuits; only once under De	royalties; and ebtor 1.	
					Debtor 1			Debtor 2		
					Sources of income Describe below.	each s	deductions and	Sources of inc Describe below		Gross income (before deductions and exclusions)
Pai	rt 3:	List	Certain Pa	yments You	Made Before You Filed for	Bankrupt	су			
6.	Are	either No.	Neither De	ebtor 1 nor Dorimarily for a	s debts primarily consumerebtor 2 has primarily consupersonal, family, or househo	umer debt old purpose	. ."			1(8) as "incurred by an
			□ No.	90 days bero Go to line 7	re you filed for bankruptcy, di	ia you pay	any creditor a tota	al of \$6,425° or mo	re?	
			□ Yes	paid that cre	each creditor to whom you pai editor. Do not include paymer payments to an attorney for the	nts for don	nestic support obliq			
			* Subject t		on 4/01/19 and every 3 year			or after the date of	f adjustment	
		Yes.			r both have primarily consure you filed for bankruptcy, di			al of \$600 or more?	,	
			■ No.	Go to line 7						
			☐ Yes	include pay	each creditor to whom you pai ments for domestic support o this bankruptcy case.					
	Cre	ditor'	s Name and	I Address	Dates of payme	ent	Total amount	Amount you	Was this p	payment for

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Case number (if known) Document Debtor 1 Donald O Foster

7.	Within 1 year before you filed for bankrupter Insiders include your relatives; any general part of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	ortners; relatives of any gen control, or owner of 20% o	eral partners; partners r more of their voting	erships of which you	ou are a gener any managing a	al partner; corporations agent, including one for
	■ No					
	☐ Yes. List all payments to an insider.					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cost	. ,	ments or transfer a	any property on a	account of a d	lebt that benefited an
	■ No					
	Yes. List all payments to an insider	-				
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		r this payment ditor's name
Pai	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupte. List all such matters, including personal injury modifications, and contract disputes. ■ No □ Yes. Fill in the details.					
	Case title	Nature of the case	Court or agency		Status of t	ne case
	Case number					
 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, sei Check all that apply and fill in the details below. No. Go to line 11. 				d, seized, or levied?		
	Yes. Fill in the information below.	Describe the Brewerty		Dota		Value of the
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened	i			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		luding a bank or fir	nancial institutio	n, set off any	amounts from your
	Creditor Name and Address	Describe the action the	creditor took	Date take	action was	Amount
12.	Within 1 year before you filed for bankrupte court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possess			efit of creditors, a
Pai	t 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gift	s with a total value	of more than \$6	00 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date the g	s you gave gifts	Value
	Person to Whom You Gave the Gift and Address:					

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Debtor 1 **Donald O Foster** Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Nο ☐ Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No п Yes. Fill in the details. Value of property Describe the property you lost and Describe any insurance coverage for the loss Date of your how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment Email or website address made Person Who Made the Payment, if Not You Illinois Advocates, LLC Credit Report and Filing Fee 09/19/2017 \$368.00 77 W. Washington St. **Suite 2120** Chicago, IL 60602 jfilipiak@iladvocates.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details.

Person's relationship to you

Person Who Received Transfer

Describe any property or

paid in exchange

payments received or debts

Description and value of

property transferred

Address

Date transfer was

made

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Case number (if known) Document

Debtor 1 **Donald O Foster**

19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-prof ■ No □ Yes. Fill in the details.		ny property to a	self-settle	d trust or similar device o	of which you are a
	Name of trust	Description and v	value of the prop	perty trans	sferred	Date Transfer was made
Par	8: List of Certain Financial Accounts, Ins	truments, Safe Deposi	t Boxes, and Sto	orage Unit	s	
20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, or sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, bro houses, pension funds, cooperatives, associations, and other financial institutions.						
	Yes. Fill in the details.					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	int or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for	r bankruptcy, an	ny safe dep	posit box or other deposi	tory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored property in a storage unit o	r place other than your	r home within 1	year befor	e you filed for bankrupto	y?
	■ No □ Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
Par	9: Identify Property You Hold or Control f	for Someone Else				
23.	Do you hold or control any property that son for someone.	neone else owns? Incl	ude any propert	y you borr	rowed from, are storing f	or, or hold in trust
	■ No □ Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
Par	10: Give Details About Environmental Info	rmation				
For	he purpose of Part 10, the following definitio	ons apply:				
	Environmental law means any federal, state, toxic substances, wastes, or material into th regulations controlling the cleanup of these	e air, land, soil, surface	e water, ground			

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

to own, operate, or utilize it, including disposal sites.

hazardous material, pollutant, contaminant, or similar term.

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Debtor 1 Donald O Foster

24.	Has any governmental unit notified you that you	ı may be liable or potentially liable	under or in violation of an environme	ntal law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or adminis	strative proceeding under any envir	onmental law? Include settlements a	nd orders.
	■ No □ Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
Par	11: Give Details About Your Business or Conf	nections to Any Business		
27.	Within 4 years before you filed for bankruptcy, d	did you own a business or have any	of the following connections to any	business?
	☐ A sole proprietor or self-employed in a to	rade, profession, or other activity,	either full-time or part-time	
	☐ A member of a limited liability company	(LLC) or limited liability partnership	p (LLP)	
	☐ A partner in a partnership			
	☐ An officer, director, or managing executi	ive of a corporation		
	☐ An owner of at least 5% of the voting or	equity securities of a corporation		
	■ No. None of the above applies. Go to Part 1	12.		
	☐ Yes. Check all that apply above and fill in the	he details below for each business.		
	Business Name Des Address	scribe the nature of the business	Employer Identification number Do not include Social Security r	
		me of accountant or bookkeeper	Dates business existed	
28.	Within 2 years before you filed for bankruptcy, dinstitutions, creditors, or other parties.	did you give a financial statement to	o anyone about your business? Inclu	de all financial
	■ No			
	Yes. Fill in the details below.			
	Name Address (Number, Street, City, State and ZIP Code)	te Issued		

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Debtor 1 Donald O Foster Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Donald O Foster Donald O Foster Signature of Debtor 2 Signature of Debtor 1 Date September 25, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

□ Yes. Name of Person

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Donald O Foster			
Debior 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an
				amended filing
If you are an inc creditors have you have lea You must file th which on the	dividual filing under cha we claims secured by you sed personal property a his form with the court we ever is earlier, unless the eform	pter 7, you must fil ur property, or and the lease has n vithin 30 days after le court extends th		set for the meeting of creditors, the creditors and lessors you list
Part 1: List Y	your name and case nur	mber (if known).	s needed, attach a separate sheet to this form. C	
information b		art i oi Schedule L	. Creditors with have claims secured by Frope	rty (Official Form 100D), fill in the
Identify the c	reditor and the property t	hat is collateral	What do you intend to do with the property the secures a debt?	nat Did you claim the property as exempt on Schedule C?
Creditor's				П.,
name:			☐ Surrender the property.☐ Retain the property and redeem it.	□ No
namo.			☐ Retain the property and enter into a	☐ Yes
Description of	f		Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	
securing debt	t:			
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	LI INO
			☐ Retain the property and redeem it.	☐ Yes
Description of	f		Reaffirmation Agreement.	_ :
property			☐ Retain the property and [explain]:	
securing debt	t:			
Creditor's			☐ Surrender the property.	□ No
name:			Retain the property and redeem it.	— 110
			Retain the property and redeem it.	☐ Yes

Official Form 108

Creditor's

Description of property

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

Retain the property and enter into a Reaffirmation Agreement.

☐ Retain the property and [explain]:

☐ No

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Debtor 1	Donald O Foster	Case number (if known)		
name: Description of property securing debt:		 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	□Yes	
For any ui	rmation below. Do not list real estate	ty Leases you listed in Schedule G: Executory Contracts and Unexpired leases. Unexpired leases are leases that are still in effect; the ty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.	
Describe	your unexpired personal property lea	ses	Will the lease be assumed?	
Lessor's r Description Property:	name: n of leased		□ No □ Yes	
Lessor's r Description Property:	name: n of leased		□ No □ Yes	
Lessor's r Description Property:	name: on of leased		□ No □ Yes	
Lessor's r Description Property:	name: on of leased		□ No □ Yes	
Lessor's r Description Property:	name: n of leased		□ No □ Yes	
Lessor's r Description Property:	name: n of leased		□ No □ Yes	
Lessor's r Description Property:	name: on of leased		□ No □ Yes	
Under per		dicated my intention about any property of my estate that sec		
	hat is subject to an unexpired lease.	v		
Don	Oonald O Foster ald O Foster ature of Debtor 1	Signature of Debtor 2		
Date	September 25, 2017	Date		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-28578 Doc 1 Filed 09/25/17 Entered 09/25/17 13:27:02 Desc Main Document Page 43 of 45

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In 1	re Donald O Foster		Case No.				
		Debtor(s)	Chapter	7			
	DISCLOSURE OF COMP	ENSATION OF ATTO	RNEY FOR DE	BTOR(S)			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the fibe rendered on behalf of the debtor(s) in contemplatio	ling of the petition in bankruptcy	, or agreed to be paid to	o me, for services rendered or to			
	For legal services, I have agreed to accept		\$	0.00			
	Prior to the filing of this statement I have receive	ed	\$	0.00			
	Balance Due			0.00			
2.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3.	The source of compensation to be paid to me is:						
	☐ Debtor ☐ Other (specify): Debtor's union pays attorney's fees at \$130/hr						
4.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm						
	☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.						
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
	 a. Analysis of the debtor's financial situation, and rer b. Preparation and filing of any petition, schedules, st c. Representation of the debtor at the meeting of cred d. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applicate 522(f)(2)(A) for avoidance of liens on head 	tatement of affairs and plan whic litors and confirmation hearing, a p reduce to market value; ex tions as needed; preparation	th may be required; and any adjourned hear cemption planning;	ings thereof; preparation and filing of			
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.						
		CERTIFICATION					
this	I certify that the foregoing is a complete statement of a bankruptcy proceeding.	any agreement or arrangement for	or payment to me for re	presentation of the debtor(s) in			
_	September 25, 2017	/s/ Jennifer Ann	Filipiak				
	Date	Jennifer Ann Fil					
		Signature of Attorn					
		77 W. Washingto					
		Suite 2120	20				
		Chicago, IL 6060 312.818.6700 Fa					
		jfilipiak@iladvoo					
		Name of law firm					

United States Bankruptcy Court Northern District of Illinois

In re	Donald O Foster		Case No.			
		Debtor(s)	Chapter 7			
	VERIFICATION OF CREDITOR MATRIX					
	Number of Creditors:					
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					
Date:	September 25, 2017	/s/ Donald O Foster Donald O Foster Signature of Debtor				

Blitt & Gaines PC 661 Glenn Ave Wheeling, IL 60090

Comenity Bank/Carsons Po Box 182125 Columbus, OH 43218

Diversified Consultant Dci Po Box 551268 Jacksonville, FL 32255

Komyatte & Casbon, PC Attn: Collections Department 9650 Gordon Drive Highland, IN 46322

Pekay & Blitstein PC 77 W. Washington Suite 400 Chicago, IL 60602

Synchrony Bank/ JC Penneys Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Target C/O Financial & Retail Srvs Mailstopn BT POB 9475 Minneapolis, MN 55440